

Vorys, Sater, Seymour and Pease LLP Legal Counsel 52 East Gay Street P.O. Box 1008 P.CEIV Columbus, Ohio 43216-1008

AUG 1 812161.6400 | www.vorys.com

Founded 1909

CONSUMER PROTECTION

Christopher L. Ingram
Direct Dial (614) 464-5480
Direct Fax (614) 719-4606
Email clingram@vorys.com

August 13, 2021

# VIA FIRST CLASS U.S. MAIL

Office of the New Hampshire Attorney General Consumer Protection Bureau 33 Capitol Street Concord, NH 03301

To Office of the New Hampshire Attorney General:

We write to inform you of a recent data security incident involving NWO Beverage, Inc. ("NWO"), 6700 Wales, Rd. Northwood, OH 43619.

On July 13, 2021, NWO learned that an unauthorized party gained access to certain computer systems that contained files with personal information. A leading computer security firm was retained to investigate the intrusion into NOW's systems. During the course of the investigation, NWO learned that unauthorized connections were made to certain computer systems between May 25 and May 28, 2021. During this time, the intruder accessed certain computer systems that contained files with personal information. NWO reviewed the files on the affected computer systems to determine whether any of those files contained personal information.

Based on this investigation, NWO determined that the Social Security Number and driver's license for one New Hampshire resident was present in one or more files on an affected computer system. As a precaution, NWO has arranged to provide identity theft protection through Equifax Complete Premier to this New Hampshire resident to protect his identity for 12 months at no cost.

More information regarding this matter is described in the enclosed sample notification letter. The notification letter is being printed now and will be sent via postal mail directly to the affected New Hampshire resident on August 13, 2021.

Please contact us with any questions or concerns.



New Hampshire Attorney General August 13, 2021 Page 2

Sincerely,

Christopher L. Ingram

and

CLI/vssp Enclosure



August 13, 2021

«First» «Last» «Address» «City», «State» «Zip»

#### NOTICE OF DATA BREACH

Dear «First» «Last»,

We are writing to inform you of a recent incident that may have involved personal information about you. We want to make you aware of our current understanding of what happened, measures that have been taken, and to provide steps you can take to protect your personal information.

## What happened?

On July 13, 2021, NWO Beverage Inc. ("NWO") learned that an unauthorized party gained access to certain computer systems that contained files with personal information. A leading computer security firm was retained to investigate the intrusion into our systems. During the course of the investigation, we learned that unauthorized connections were made to certain computer systems between May 25 and May 28, 2021. During this time, the intruder accessed certain computer systems that contained files with personal information. Out of an abundance of caution, we reviewed the files on the affected computer systems to determine whether any of those files contained personal information.

## What information was involved?

We have determined that some of your personal information was present in one or more files on one of the affected systems, including some of the following information: first name, ast name, <a href="mailto:kextral">kextral</a>»

## What we are doing.

We have taken steps to block unauthorized users from connecting to our systems, reset the relevant passwords, reviewed the contents of the files on the affected computer systems to determine whether they contained personal information, and have taken additional measures to prevent unauthorized users from accessing our systems in the future.

#### What you can do.

We recommend that you review the information provided in the enclosed "Further Information and Steps You Can Take." The enclosure identifies some steps you can take to guard against the misuse of your personal information. Never provide personal information in a response to an electronic communication about a data security incident. Additionally, we will provide services for the protection of your identity through Equifax Complete Premier at no cost to you. Please follow the instructions in the enclosure to enroll online at <a href="https://www.equifax.com/activate">www.equifax.com/activate</a>. Your activation code is <a href="https://www.equifax.com/activate">extra2»</a>. Please ensure that you enroll by December 31, 2021, your code will not work after that date.

#### For more information.

We sincerely regret and apologize for any inconvenience this may cause you. Please do not hesitate to contact us at the toll-free number 1-888-725-2162 ext. 176 if you have any questions or concerns.

Sincerely,

Vice President

Enclosure: Further Information and Steps You Can Take

#### Further Information and Steps You Can Take

## Filing a Police Report for Suspicious Activity

We encourage you to remain vigilant of identity theft or fraud. You should review account statements, explanation of benefits, and credit reports and report any suspicious activity or suspected identity theft. You have the right to file a police report if you experience identity theft or fraud. If you do find suspicious activity of identity theft or fraud, call your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records. In addition, you should report identity theft to your state's Attorney General and to the Federal Trade Commission ("FTC"). This notice has not been delayed by law enforcement.

#### Monitoring Your Accounts

You may obtain a free copy of your credit report from each of the credit bureaus once a year by visiting http://www.annualcreditreport.com, or calling 877-322-8228. Hearing impaired consumers can access TDD service at 877-730-4104. You may contact the nationwide credit bureaus at:

**Equifax**, 866-349-5191, P.O. Box 740241, Atlanta, GA 30374, www.equifax.com/FCRA. **Experian**, 888-397-3742, P.O. Box 9701, Allen, TX 75013, www.experian.com. **TransUnion**, 800-916-8800, P.O. Box 2000, Chester, PA 19022, www.transunion.com.

You may also place a fraud alert or security freeze on your credit report at no cost. A fraud alert is a notice that can be placed on a consumer's credit report that alerts companies who may extend credit that the consumer may have been a victim of identity theft or fraud. When a fraud alert is displayed on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. There are two types of fraud alerts: an "initial" fraud alert that lasts for one year, and an "extended" fraud alert for victims of identity theft or fraud that lasts seven years. A fraud alert should not affect your ability to get a loan or credit, but it may cause some delay if you are applying for credit. To place a fraud alert, please contact one of the credit reporting agencies at:

Equifax, 888-836-6351, P.O. Box 105069, Atlanta, GA 30348, www.equifax.com/personal/credit-report-services. Experian, 888-397-3742, P.O. Box 9554, Allen, TX 75013, www.experian.com/fraud/center.html. TransUnion, 800-680-7289, P.O. Box 2000, Chester, PA 19016, www.transunion.com/fraud-alerts.

Alternatively, you may place a security freeze on your file. Security freezes will prevent new credit from being opened in your name without the use of a personal identification number or password that will be issued by the credit reporting agencies after you initiate the freeze. In order to place a security freeze, you may be required to provide the credit reporting agencies with information that identifies you. A security freeze can make it more difficult for someone to get credit in your name, but it also may delay your ability to obtain credit. The credit reporting agencies may not charge a fee to place a freeze or remove a freeze. To place a security freeze, please contact one of the agencies at:

Equifax, 888-298-0045, P.O. Box 105788, Atlanta, GA 30348, www.equifax.com/personal/credit-report-services. Experian, 888-397-3742, P.O. Box 9554, Allen, TX 75013, www.experian.com/freeze/center.html. TransUnion, 888-909-8872, P.O. Box 160, Woodlyn, PA 19094, www.transunion.com/credit-freeze.

## **Additional Information**

You may find additional information about fraud alerts, security freezes, and suggestions you can take to protect yourself from identity theft or fraud by contacting the FTC or your state Attorney General.

The FTC provides suggestions for actions you may take in the event of identity theft at www.consumer.ftc.gov/features/feature-0014-identity-theft. You may also call the FTC for more information at 1-877-ID-THEFT (438-4338) (TTY: 1-866-653-4261), or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

<u>For California Residents</u>: Visit the California Office of Privacy Protection (http://ww.ca.gov/Privacy) for additional information on protection against identity theft.

<u>For New York Residents</u>: The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; www.ag.ny.gov.



Enter your Activation Code: «Extra2» Enrollment Deadline: December 31, 2021

Equifax Complete Premier

\*Note: You must be over age 18 with a credit file to take advantage of the product

## **Key Features**

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports
- WebScan notifications<sup>3</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>4</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>5</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>6</sup>.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

#### **Enrollment Instructions**

Go to www.equifax.com/activate

Enter your unique Activation Code of «Extra2» then click "Submit" and follow these 4 steps:

1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3 Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

The credit scores provided are based on the VantageScore 3,0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

<sup>&</sup>lt;sup>2</sup>Credit monitoring from Experian and TransUnion will take several days to begin.

<sup>&</sup>lt;sup>3</sup> WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

A The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visil www.optoutprescreen.com

<sup>&</sup>lt;sup>6</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.